

Information to identify the case:

Debtor 1	<u>Alan H Turner II</u>	Social Security number or ITIN	xxx-xx-9439
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Stephanie L Turner</u>	Social Security number or ITIN	xxx-xx-6163
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of New York			
Case number: 21-30855-5-wak			

Order of Discharge

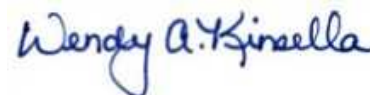
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alan H Turner II

Stephanie L Turner

By the court:



2/28/22

HON. WENDY A. KINSELLA
U.S. Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alan H Turner, II
Stephanie L Turner
Debtors

Case No. 21-30855-wak
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0206-5

User: admin

Page 1 of 2

Date Rcvd: Feb 28, 2022

Form ID: 318

Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Alan H Turner, II, Stephanie L Turner, 114 Judge Smith Drive, Marion, AR 72364-2212
909348279	GreenFill Storage Depot, 701 Highway 77, West Memphis, AR
909348281	+ Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
909348282	+ Navient/earnest Operat, P.o. Box 9655, Wilkes Barre, PA 18773-9655
909348283	+ Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BWJLEBERMAN	Mar 01 2022 00:58:00	William J. Leberman-Trustee, One Lincoln Center, 110 W. Fayette Street, Suite 720, Syracuse, NY 13202
909348277	+ Email/PDF: creditonebknofications@resurgent.com	Feb 28 2022 20:04:58	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
909348278	Email/Text: BNSFN@capitalsvcs.com	Feb 28 2022 19:56:00	First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
909348280	EDI: IRS.COM	Mar 01 2022 00:58:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
909348276	EDI: JPMORGANCHASE	Mar 01 2022 00:58:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
909348284	Email/Text: bknotice@upgrade.com	Feb 28 2022 19:56:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111

TOTAL: 6

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
909348275	Best Egg	

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0206-5

User: admin

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Date Rcvd: Feb 28, 2022

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Total Noticed: 11

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2022 at the address(es) listed below:

Name	Email Address
Peter C. Schaefer	on behalf of Joint Debtor Stephanie L Turner schapc@gmail.com
Peter C. Schaefer	on behalf of Debtor Alan H Turner II schapc@gmail.com
U.S. Trustee	USTPRegion02.UT.ECF@usdoj.gov
William J. Leberman-Trustee	wleberman@lebermanlaw.com kbarber@lebermanlaw.com;NY97@ecfbis.com

TOTAL: 4